

John Blair, CBIA
Testimony before Insurance and Real Estate Committee
Legislative Office Building
Tuesday, February 27, 2018

My name is John Blair and I'm here on behalf of the Connecticut Business & Industry Association. CBIA represents thousands of businesses throughout Connecticut, and the vast majority of these are small companies employing less than 50 people.

Connecticut's employers continue to be concerned about the cost and quality of health care. Legislation that includes new mandates, assessments, or fees on the health insurance industry will only increase premiums.

Employers contribute to their employees' health care, and increased premiums make it harder for employers to continue making those contributions.

Our members understand the value of a healthy and productive workforce—in fact, their businesses depend on it. It's why we're asking the legislature to show restraint when considering additional measures that will cost Connecticut's struggling employers.

Senate Bill No. 206 - *An Act Authorizing Pregnancy as a Qualifying Event for Special Enrollment Periods for Certain Individuals.*

This act would permit pregnant individuals to enroll in a health insurance policy or plan no later than 30 days after the pregnancy has been certified by a licensed health care provider. Establishing an additional qualifying event that allows an individual to enroll in health insurance concerns CBIA and its members. If individuals are allowed to enroll in health care ONLY when they need it, the cost of insurance for everyone will go up. We know this from the Affordable Care Act, which relies on healthy people to balance its markets. CBIA continues to be concerned with a piecemeal approach to addressing changes around the Affordable Care Act, no matter how noble the concept that's being considered.

Senate Bill No. 201 - *An Act Concerning Mandated Health Benefit Review.*

This act would alter the manner in which the General Assembly enacts new health mandates. The language includes: General Assembly vote to require the Department of Insurance Commissioner to review not more than five mandated health benefits. The review shall subsequently be submitted back to the General Assembly. Finally, there is a provision stating that on or after January 1, 2019, the General Assembly shall not enact legislation to establish a mandated health benefit unless:

1. Benefit has been subject of a report and informational hearing; or

2. Upon a two-thirds vote of joint standing committee having cognizance of matter relating to insurance.

CBIA, like a year ago, fully supports a Mandate Review Board (MRB). We endorse this measure because it contains a complete study around the cost-benefit analysis of any new mandates. Further, it will ensure that before lawmakers vote, they will fully understand the overall COST and associated BENEFITS of any newly proposed mandated health benefits.

We will continue to work with the proponents of this legislation.

Thank for your time and consideration of CBIA's position. I'm happy to answer any questions.